The Christian's Relation to Money

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What Is a Christian?

The followers of Jesus were called disciples until after his death, when the name Christian was applied in Antioch. (Acts xi. 26.)

A disciple is "a learning boy," one who puts himself under a teacher and accepts his master's teaching as the rule of his life and conduct. This should be the relation every man bears toward Christ. If we can find what Jesus taught on our relation to money, it ought to be final for us who claim to be Christians.

What Is Money?

"Money answereth all things." (Eccles. x. 19.) By which we understand that money is the representative of all material things and can be used to procure all things which it represents.

My Money Is Myself.

But money is myself if honestly earned. Suppose I work for $25 per week or month and draw my wages on pay day, or am a railroad or bank president and earn $10,000 a year. What is it? Only so much of my muscle or brain or skill or experience changed into circulating medium which I can use in any way I see fit. Or, as Dr. Schauffler puts it in his pamphlet, "Money," it is that much of myself in the form of stored-up power which, as the electric company turns loose stored-up electricity from the storage batteries to light or heat or furnish power, I can turn loose to work for me or bless or curse myself or others.

Viewed in this light, money is a sacred thing, for it is myself.

Money Not an Evil.

The expression "filthy lucre," so often used, implies the too common idea that money is an evil. I fail to find any such teaching in the Book.

Our attitude toward money may be at once an evil and a test by which we can determine whether we are God's children. John says: "If any man love the world, the love of the Father is not in him." (1 John ii. 15.) But this applies to all material things, and to money especially only because it is the representative of all material things.

Paul says: "The LOVE of money is the

root [or source] of all evil." (1 Tim. vi. 10.)

Jesus said in his explanation to his disciples: "How hard is it for them that TRUST in riches to enter into the kingdom!" (Mark x. 24.)

Abraham, Job, Jacob, David, and other of God's noblemen were rich men. The danger, verified by human experience, is that the rich will set their heart on their money; but this attitude of mind is possible to a laborer and his wife who earn only a meager support and covet luxury and ease, or to a preacher whose heart is set on a better salary, as well as to a rich layman. The *evil* is in our attitude of mind toward material goods, and not the amount we possess. Jesus limits our love to two objects in this world—God and folks. (Luke x. 27, 28.)

In Luke xvi. 1-17 Jesus discusses the money question with his disciples, and sets forth the relation they should sustain to it and the principles that underlie its effect on Christian life. He uses a parable—an earthly story to impress a heavenly truth—the parable of the unjust steward. The duty of a steward is to keep books for his employer and see that his goods and property are put to the use the owner directs.

This steward failed to do so, and was about to lose his job. Being a shrewd man of the world, too proud to dig or beg, he drew the tenants into a scheme to defraud his employer so they would be under obligations to him the rest of his life. His *lord* (not God or Jesus) commended the unjust steward, as the world always does the man who is sharp enough to take care of himself. Money commands the world's respect, no matter how obtained.

Jesus wishes us to learn to be as wise in our relation to material things (mammon) as was the steward—viz., learn to use them so they will make for us eternal friends and a heavenly home. Seeing that money hinders so many from getting to heaven, it ought to be *gospel* (good news) indeed if Jesus can tell us how it can become a means of helping us get there. This he proceeds to do.

Principles Stated.

First, Jesus states the principles.

1. "He that is faithful in that which is least is faithful also in much." The brakeman who "stays on the job" is sure of promotion. The clerk who is always there and ready is likely to become a partner.

2. "He that is unjust in the least is unjust also in much."

If the employee idles and steals his boss's time or takes postage stamps, it will not do to trust him with money. It would be foolish to promote him. And these principles are constantly illustrated in all business life.

3. If we are not faithful in money (the mammon or god of unrighteous men), which is least in God's kingdom, who will be foolish enough to commit to us the true riches?

The worldly man considers money the principal thing in life. What did Christ mean by true riches? Love, meekness, mercy, justice, fidelity, faith, and all the qualities which enter into Christlike character. Is it possible that our attitude toward money and the way we use it determines whether God can intrust us with spiritual power?

Thus saith the Lord. What say I, his disciple?

4. "If ye have not been faithful in that which is another man's, who [in the nature of things] shall give you that which is your own?" God is the rich man of the parable. Each of us is a steward. All material things belong to God. He made them and has never parted with his title. "The earth is the Lord's, and the fullness thereof." (Ps. xxiv. 1.) Except possibly his gift of

Canaan to Abraham and his seed. (Gen. xvii. 8.) "The silver is mine, and the gold is mine, saith the Lord of hosts." (Hag. ii. 8.) I may have a title to my land and personalty so far as my fellow-man is concerned, but not as against God. In fact, I am not my own, for I am bought with a price. (1 Cor. vi. 14-20.)

God is the landlord; we are his tenants. He permits us to use these material things while we are in this world, but they are not ours. Philosophers tell us all the matter is here now that ever was, and it will all be here when we die. We can't take any of it with us, unless we can transform it into spiritual substance or true riches.

What can we own? Only those qualities of mind and heart which make character—these are all that can be ours in the real sense. No one can take them away. If we possess them, men know they are ours, and we both leave them behind us when we go and take them to heaven as well. The more we divide them with others, the more of them we possess and the more really they become ours. Christ was right when he called them true riches, compared to those which make themselves wings and fly away. (Prov. xxiii. 5.)

But the fearful and awful lesson he teach-

es is that unless we are faithful in using God's money he can't give us these true riches.

5. We must and will make God or money the chief object of our service and affections. We can't do both. We must do one or the other.

Have I decided which shall be first? Which occupies my thought and time? Which do I plan and purpose to possess, hold, and enjoy? When Jesus says we can't do both, his disciples know it is true.

"A covetous man is an idolater." (Eph. v. 5.)

The tenth commandment is directed against covetousness, as is the first.

The unlawful desire for my neighbor's wife or property is the expression of the inward love of mammon (material things). Money is a material expression of myself, and there is no difference between a man who centers his affections upon a metal dollar and one who worships a wooden or metal likeness of himself.

The first condition Jesus made for a man who wished to be his disciple was: "Deny self" (dethrone self). Self is on the throne in our life, and we must pull self off and enthrone Christ—"take up the cross," commit ourselves to a new life purpose—viz.,

to do God's will, even if it cost life. Money is myself; and if I put it first in aim and effort, I have not met Christ's first condition. Self is still on the throne.

The Pharisees heard this talk and derided Christ for such teaching. They were the churchmen of that day, but they were covetous. They loved money, and Jesus used their attack to impress other truths, to wit:

1. Our offerings should not be made to satisfy men, but God.

How many of us at public collections, and otherwise, contribute without settling the matter in our hearts before God?

Perhaps we sometimes justify ourselves before men and congratulate ourselves that we are liberal, and arrive at this result by comparing ourselves with others. Have we any right to say we have given anything until we have turned into God's work the tenth which he reserves to himself? A tenant who fails to pay his rent may as well call himself liberal because he sends the landlord a mess of turnips.

2. Although the kingdom of heaven has come and all men are pressing into it, it is easier for heaven and earth to pass away than one tittle of the law to fail. The law is still in force. What law? Manifestly

God's law or rule of action intended to warn against and to cure this evil in man's nature and life. Can there be any doubt that God ordained the Sabbath—setting aside one-seventh of our time—to counteract the tendency in man to forget to worship him? Can there be any doubt that God ordained the setting of one-tenth of our substance aside to resist the tendency to set our affections upon material things?

He reserved to himself one day in seven and also one dollar in ten. He calls the Sabbath holy. He calls the tithe holy. (Lev. xxvii. 30-32.) When it is withheld, he calls it robbery. (Mal. iii. 8-12.)

Abraham recognized the principle long before there was any Mosaic code, giving tithes to Melchisedec, God's representative, and not to any civil authority. (Gen. xiv. 17-24.) He took out God's part when he would not even take the balance for himself, but turned it over to the king.

Jacob, fleeing for his life, on account of his covetous nature, was convicted of sin as he lay upon the cold ground, his head upon a stone, and solemnly covenanted with God that if he would give him bread and clothes and bring him home in peace he would consecrate one-tenth of all God gave him. (Gen. xxviii. 20-22.) Returning

home about fourteen years later a rich man, he wrestled all night and became a prince in Israel and saw the face of God. (Gen. xxxii.)

Jacob ascribed his prosperity to God's gracious dealing with him. (Gen. xxxiii. 11.) God gave him not only the food and raiment he asked, and wealth beside, but a glorious reconciliation with his brother Esau. (Gen. xxxiii. 3, 4.) It was incorporated into the Mosaic code just as the Sabbath was. It antedated the Mosaic statutes as the Sabbath did. A law remains in force so long as the reason for the law exists, unless expressly repealed by the law-making power. Surely this law is as much as a tittle, and Jesus says heaven and earth shall pass away before it shall fail. I can find no repeal of it in the Bible. When Jesus mentioned it expressly, he said the Jews ought to do it, and he was speaking of tithing even garden herbs. (Luke xi. 42.)

The only way to get rid of it is to do what Jesus said—fulfill it, go beyond it in the performance of the duty it imposes.

You may be under grace and not under law, my brother; but if you are, it is because you have gotten above the law by doing all the law requires, and more.

The law against stealing does not affect a man who loves his neighbor as himself, because that man is thinking always how he can help his neighbor and give him something, and he has no desire to take anything from him. If you have come to where you *practically* recognize that yourself and all you have belongs to God, and are using it all for his glory, I rejoice with you; but if you have not, permit me to suggest that the law of the tithe, like all other laws, is a schoolmaster to bring you to Christ, the teacher, and thus enable you to learn what Christian liberality means.

If you are not recognizing God's ownership and your stewardship by keeping this law, then you are under the condemnation of the law, and are shutting yourself out from the enjoyment of the true riches which God is so ready and willing to bestow upon all who are faithful in the least things. You ask: "If this is true, why has not the Church taught it?"

1. Because in the Middle Ages it was abused and enforced in England as a civil duty, and became a means of oppression in the hands of the priests. Protestantism, in seeking to break away from formality and priestcraft, neglected this duty.

2. Because the Church has lost sight of

it, as she has at times other truths which are vital. Luther had to rediscover salvation by faith; Wesley, the witness of the Spirit; Mills and others, the great commission.

The thought I wish to bring to you is the gospel (good news) of money—viz., that God can and will use our relation to it as a means of bringing us into a larger life and greater usefulness, and to teach us to lay up treasures in heaven by transforming money into spiritual forces; that Jesus conditions this blessing upon our having faith enough to keep this law which enabled God to make Abraham a great nation and give him title to Palestine: which blessed Jacob and made him a rich man and a prince in Israel, and which has been a means of grace to thousands of God's children who have put him to the test by simply doing their duty as a steward and keeping an honest account with God and using God's money as he directs. One trouble with the Pharisee who went up into the temple to pray was that he thought he was giving God something. He said: "I give tithes of all I possess." (Luke xviii. 12.) Jesus said: "Pay tithes." (Matt. xxiii. 23.) We cannot give God what he reserves to himself. You say: "I am too poor." Per-

haps that is why you are poor. God can't trust you with more because it might prevent you from getting to heaven. If you have not faith in him to pay one-tenth of the little he gives you, if he gave you more you would be sure not to do so. Notice Jesus uses the words "just" and "unjust" in referring to our use of money. (Luke xvi. 10.) The just shall live by faith (Hab. ii. 4); and if you see how you can do it, you are living by sight. Faith shows itself in doing because God says so, and trusting him for results.

God is a reasonable and a just God; and when he decrees that one-tenth shall be sanctified by being set apart to build up his kingdom and intrusts the balance to us to use otherwise, he enacts an eminently reasonable financial law. It is as much the duty of a man to whom God has given the talent to build railroads and mills and banks and other industrial enterprises to develop God's material world as it is the duty of a preacher to preach when God calls him to do so.

One ought to get the same peace and joy and uplift of character out of his labors as the other. He may and will if he recognizes God's connection with and ownership of himself and his business or profession,

and begins to conduct it for God's glory, and there is no difference between laymen and preachers in this duty. (Num. xviii. 26-32.)

This leaflet is written with the prayer that the Christian men and women may come to know that God is anxious to make their daily business a means of grace that will bring them each day nearer God. May I illustrate? Peter insisted on "casting all your care upon him; for he careth for you." (1 Pet. v. 7.) Most of us not only carry the care of business six days and nights, but take it to church on Sunday.

I know a sawmill man who put God to the test on this matter by paying a tenth of his increase. He said: "I used to worry and work to keep things going, and when anything went wrong and the mill stopped I noticed my hands sat and waited until I put things in running order. They did not worry; the responsibility was on me. I have come to feel that my sawmill is God's business. There is no need for me to worry. God will take care of it if I do my duty." That man is happy. His religion is a reality to him. He has had affliction, but he actually gets up before day to rejoice in reading God's Word and feasting on the precious promises therein. Collec-

tions don't worry him. He finds joy in honoring God with his substance. God has intrusted the South with enormous wealth. During 1906 the fourteen Southern States were increasing in wealth at the rate of $7,300,000 a day, and had more wealth then than all the Union had in 1860.

Any one of three things may result from this increase of material riches:

1. Corruption of social, political, and national life, as resulted to Rome and other nations of the past, and leanness of soul, as came to Israel. (Ps. cvi. 15.)

2. God may take it away by war or pestilence, and thus save our souls and our civilization, as he swept away our wealth in 1860-65.

3. We may accept the teaching of Jesus Christ, and each for himself keep God's law and honestly keep account with God (not men), and pay one-tenth of all our increase to aid in spreading the kingdom of heaven among men, and enter upon an era of prosperity and blessing that will astonish the world.

Brother, will you not prove God in this matter? He challenges us to do so. (Mal. iii. 10-12.) Jesus says: "If ye know these things, happy are ye if ye do them." (John xiii. 17.)

Hundreds of your brethren can testify that the joy and peace we so much long for come as a result of obedience to God's law regarding money. If you wish more light on this question, write to any of the addresses following and get literature on the subject.

If you are willing to accept God's offer to enter into partnership with you in your business, sign the covenant in the back hereof and begin to-day to keep an honest account with God and enter into the joy and peace he is longing to bestow upon you.

Addresses for Literature on Tithing.

G. W. Cain, Recording Secretary, 810 Broadway, Nashville, Tenn.

Ed F. Cook, 810 Broadway, Nashville, Tenn.

E. L. Miller, Secretary, 105 East Fifth Street, Peru, Ind.

United Presbyterian Men's Movement, 616 West N. Ave., Allegheny, Pa.

Missionary Society M. E. Church, 150 Fifth Ave., New York.

Layman, 310 Ashland Blvd., Chicago, Ill.

Observer Publishing Co., Greensburg, Ind.

W. R. Woodsworth, 105 Yorkville Ave., Toronto, Canada.

General Committee of Christian Stewardship, Bloomfield, N. J.

The Winona Publishing Company, 195 State Street, Chicago, Ill.

American Baptist Publishing Society, 1420 Chestnut Street, Philadelphia, Pa.

Missionary Society M. E. Church, Rindge Literature Dept., 150 5th Ave., New York.

Laymen's Missionary Movement, Presbyterian Church in U. S., 506 Southern Mutual Building, Athens, Ga.

Tithe Department, Wesley Chapel, 320 East Fifth Street, Cincinnati, Ohio.

Presbyterian Committee of Publication, Richmond, Va.

Sunday School Times Company, 1031 Walnut Street, Philadelphia, Pa.

W. R. Funk, Dayton, Ohio.

Methodist Mission Rooms, Toronto, Canada.

Smith & Lamar, Nashville, Tenn., Dallas, Tex.

My Stewardship.

Recognizing God's complete ownership of all I am and have, and the consequent stewardship of my personality and possessions, it is my sincere purpose to adjust my whole life to this sacred relationship, to definitely lay aside not less than one-tenth of my income for the Lord's work, and to faithfully administer the balance as God's steward.

Name .....

Address .....

Date.....